

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PA  
HARRISBURG DIVISION**

In re: DARLENE ROSE SHAFFER	§	Case No. 1:17-bk-05173
MARK EDWARD SHAFFER	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/20/2017.
- 2) The plan was confirmed on 08/23/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 02/12/2019, 04/02/2019.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 01/16/2019, 06/11/2019.
- 5) The case was dismissed on 07/11/2019.
- 6) Number of months from filing or conversion to last payment: 12.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 12,644.46	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 12,644.46</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 842.93	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,842.93</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,000.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAWN MARIE CUTAIA, ESQUIRE	Lgl	0.00	NA	NA	3,000.00	0.00
COMMONWEALTH OF	Pri	0.00	2,434.61	1,380.13	0.00	0.00
COMMONWEALTH OF	Sec	0.00	2,434.61	1,044.00	0.00	0.00
COMMONWEALTH OF	Uns	0.00	2,434.61	86.18	0.00	0.00
DISCOVER	Uns	1,538.00	1,656.41	1,656.41	0.00	0.00
AMERICAN HONDA FINANCE CORP	Uns	3,420.00	3,420.04	3,420.04	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	47,500.00	43,102.63	26,444.33	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	43,102.63	16,658.30	0.00	0.00
YORK HOSPITAL	Uns	0.00	3,083.79	3,083.79	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	499.00	554.76	554.76	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	492.00	606.95	606.95	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	843.00	843.58	843.58	0.00	0.00
ALLY FINANCIAL	Sec	40,412.00	40,189.54	1,416.14	0.00	0.00
CAPITAL ONE BANK	Uns	2,915.00	2,915.51	2,915.51	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	1,706.00	1,706.42	1,706.42	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	468.00	467.89	467.89	0.00	0.00
PORTFOLIO RECOVERY	Uns	5,141.00	5,141.98	5,141.98	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,013.00	2,013.61	2,013.61	0.00	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
HERITAGE VALLEY FCU	Sec	15,470.00	30,796.70	18,270.00	36.48	0.00
FREEDOM MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
SPRINT	Uns	1,186.00	1,185.55	1,185.55	0.00	0.00
MID AMERICA BANK & TRUST	Uns	0.00	340.60	340.60	0.00	0.00
MID AMERICA BANK & TRUST	Uns	0.00	332.61	332.61	0.00	0.00
MID AMERICA BANK & TRUST	Uns	0.00	334.44	334.44	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	179.00	261.28	261.28	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	683.00	837.74	837.74	0.00	0.00
YORK ADAMS TAX BUREAU	Pri	0.00	645.15	645.15	0.00	0.00
AGRICULTURE FCU	Sec	23,862.00	23,862.00	17,131.00	0.00	0.00
AGRICULTURE FCU	Uns	1,023.00	23,862.00	8,463.65	0.00	0.00
FREEDOM MORTGAGE CORP	Con	0.00	NA	NA	8,765.05	0.00
FREEDOM MORTGAGE	Sec	214,000.00	214,188.50	214,188.50	0.00	0.00
FREEDOM MORTGAGE	Sec	0.00	214,188.50	7,818.06	0.00	0.00
COMENITY/BON TON	Uns	181.00	NA	NA	0.00	0.00
CREDIT COLLECTIONS	Uns	107.00	NA	NA	0.00	0.00
FIRST SAVINGS CREDIT CARD	Uns	872.00	NA	NA	0.00	0.00
FORTIVA	Uns	1,320.00	NA	NA	0.00	0.00
FIRST PREMIER	Uns	362.00	NA	NA	0.00	0.00
LEROYS JEWELRS	Uns	216.00	NA	NA	0.00	0.00
MID AMERICA	Uns	807.00	NA	NA	0.00	0.00

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**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 93,090.01	\$ 8,765.05	\$ 0.00
Mortgage Arrearage	\$ 222,006.56	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 36,017.14	\$ 0.00	\$ 0.00
All Other Secured	\$ 1,844.00	\$ 36.48	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 352,957.71</b>	<b>\$ 8,801.53</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 28,469.61	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 28,469.61</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 50,911.29</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,842.93	
Disbursements to Creditors	\$ 8,801.53	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 12,644.46</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/16/2019

By: /s/ CHARLES J. DEHART, III  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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